

**In the Specification:**

Please replace the paragraph beginning on Page 14, line 14 with the following paragraph:

While the invention has been described in conjunction with several specific embodiments, it is to be understood that many alternatives, modifications and variations will be apparent to those skilled in the art in light of the foregoing description. For example, the body-facing outer surface and the garment-facing outer surface have been shown as being part of the cover layers; however, the cover layers, as well as the intake or surge layer, are optional layers which need not be included in the insert. Rather, the absorbent layer itself, particularly, the covering material 43[. 53,] and the wrapping material of layer 50, may serve as the outer surfaces, or the delay layer may serve as an outer surface. Furthermore, while the delay layer has been shown as being between the second absorbent layer and the garment-facing outer surface, the delay layer may also be on the other side of the absorbent layers, nearer the body-facing outer surface or between two absorbent layers. In other embodiments, there may be more than one delay layer. In another example, while the attachment portion has been shown as an adhesive zone, other mechanisms of attachment, such as mechanical fasteners, may also be used. Alternately, the insert may simply rest in the absorbent garment by way of friction, without any attachment mechanism. Accordingly, this invention is intended to embrace all such alternatives, modifications and variations that fall within the spirit and scope of the appended claims.